

OCT 24 2005

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

3624 AF/5th

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	09/734,746
Filing Date	12/12/2000
First Named Inventor	Richard Barrington
Art Unit	3624
Examiner Name	Wasylchak, Steven R.
Total Number of Pages in This Submission	Attorney Docket Number 066680.0111 (A33025)

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please Identify below):
<input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53		
<input type="checkbox"/> Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Baker Botts LLP	Customer No.	21003
Signature			
Printed name	Manu J. Tejwani		
Date	10/21/2005	Reg. No.	37,952

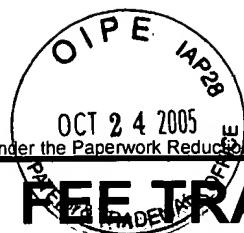
CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature			
Typed or printed name	Manu J. Tejwani	Date	10/21/2005

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Fee Transmittal for FY 2005		Complete if Known	
		Application Number	09/734,746
		Filing Date	12/12/2000
		First Named Inventor	Richard Barrington
		Examiner Name	Wasylchak, Steven R.
		Art Unit	3624
		Attorney Docket No.	066680.0111 (A33025)
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27 TOTAL AMOUNT OF PAYMENT <input type="text" value="(\$ 0)"/>			

METHOD OF PAYMENT (check all that apply)

Check Credit card Money Order Other None

Deposit Account:

Deposit Account Number
Deposit Account Name

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s) or any underpayment of fee(s)
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

Fee Calculation
1. BASIC FILING FEE

Large Entity Fee Code	Small Entity Fee Code	Fee Description	Fee Paid
1001	2001	Utility filing fee	<input type="text"/>
1002	2002	Design filing fee	<input type="text"/>
1003	2003	Plant filing fee	<input type="text"/>
1004	2004	Reissue filing fee	<input type="text"/>
1005	2005	Provisional filing fee	<input type="text"/>
SUBTOTAL (1)		(\$ 0)	

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims	-20	=	<input type="text"/>	<input type="text"/> X <input type="text"/> = <input type="text"/>	= <input type="text"/>
Independent Claims	-3	=	<input type="text"/>	<input type="text"/> X <input type="text"/> = <input type="text"/>	= <input type="text"/>
Multiple Dependent					<input type="text"/>

Large Entity Fee Code	Small Entity Fee Code	Fee Description
1202	2202	Claims in excess of 20
1201	2201	Independent claims in excess of 3
1203	2203	Multiple dependent claim, if not paid
1204	2204	** Reissue independent claims over original patent
1205	2205	** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2)		(\$ 0)

**or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Description	Fee Paid
1051	2051	Surcharge - late filing fee or oath	<input type="text"/>
1052	2052	Surcharge - late provisional filing fee or cover sheet	<input type="text"/>
1053	1053	Non-English specification	<input type="text"/>
1812	1812	For filing a request for ex parte reexamination	<input type="text"/>
1804	1804	Requesting publication of SIR prior to Examiner action	<input type="text"/>
1805	1805	Requesting publication of SIR after Examiner action	<input type="text"/>
1251	2251	Extension for reply within first month	<input type="text"/>
1252	2252	Extension for reply within second month	<input type="text"/>
1253	2253	Extension for reply within third month	<input type="text"/>
1254	2254	Extension for reply within fourth month	<input type="text"/>
1255	2255	Extension for reply within fifth month	<input type="text"/>
1401	2401	Notice of Appeal	<input type="text"/>
1402	2402	Filing a brief in support of an appeal	<input type="text"/>
1403	2403	Request for oral hearing	<input type="text"/>
1451	1451	Petition to institute a public use proceeding	<input type="text"/>
1452	2452	Petition to revive - unavoidable	<input type="text"/>
1453	2453	Petition to revive - unintentional	<input type="text"/>
1501	2501	Utility issue fee (or reissue)	<input type="text"/>
1502	2502	Design issue fee	<input type="text"/>
1503	2503	Plant issue fee	<input type="text"/>
1460	1460	Petitions to the Commissioner	<input type="text"/>
1807	1807	Processing fee under 37 CFR 1.17(q)	<input type="text"/>
1806	1806	Submission of Information Disclosure Stmt	<input type="text"/>
8021	8021	Recording each patent assignment per property (times number of properties)	<input type="text"/>
1809	2809	Filing a submission after final rejection (37 CFR 1.129(a))	<input type="text"/>
1810	2810	For each additional invention to be examined (37 CFR 1.129(b))	<input type="text"/>
1801	2801	Request for Continued Examination (RCE)	<input type="text"/>
1802	1802	Request for expedited examination of a design application	<input type="text"/>
Other fee (specify)			

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) **(\$ 0)**

(Complete if applicable)

Name (Print/Type)	Manu J. Tejwani	Registration No. (Attorney/Agent)	37,952	Telephone	212-408-2500	
Signature					Date	10/21/2005

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



A33025 - 066680.0111
PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Richard Barrington *et al.*
Serial No. : 09/734,746 Examiner : Wasylchak, Steven R.
Filed : December 12, 2000 Group Art Unit : 3624
For : PROCESS, SYSTEM AND FINANCIAL PLANNING ENGINE FOR
DETERMINING AT LEAST ONE FINANCIAL INDICATOR FOR
USE IN ACHIEVING A PARTICULAR FINANCIAL GOAL

RESPONSE TO OFFICE ACTION

I hereby certify that this paper is being deposited with the United States
Postal Service as First Class Mail in an envelope addressed to:
Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

October 21, 2005

Date of Deposit

Manu J. Pejwani 37,952

Attorney Name PTO Reg. No.

Manu J. Pejwani October 21, 2005

Signature Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated July 27, 2005, applicants amend the claims
as listed in the **Claims** section beginning on page 2 of this paper. **Remarks** are presented
beginning on page 12 of this paper.